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How advisors can better serve neurodivergent clients
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Financial advisors are trained to deliver expertise in planning and investments. Rarely are they trained to deal with differences in cognitive functioning or sensory regulation, yet for many neurodivergent clients and prospects, those differences influence how they engage with financial advice.

The term "neurodivergent" refers to people with neurological differences such as autism, attention-deficit/hyperactivity disorder, dyslexia and other cognitive or sensory variations. Experts say advisors who are neurodivergent themselves may have a natural advantage in relating to these clients, but "neurotypical" advisors can still serve them effectively by making thoughtful accommodations.

Clients who are neurodivergent are often "2e" — twice exceptional — that is, they may be very creative and capable in some areas while at the same time facing significant challenges in others, said Rebecca Mannis, a neuropsychologist and learning specialist at the Ivy Prep Learning Center in New York City.

"An individual may be a wonderful writer or be able to invent a particular app, while on the other hand, may have difficulty in terms of sequencing ideas, managing frustration or coordinating meetings," she said.

That mismatch can create challenges in a traditional advisory setting, where meetings, decision-making and follow-ups are predicated on a particular style of information processing.

Korinne Sugasawara, founder of Kite and Compass Financial in San Jose, California, built her practice with those differences in mind. Sugasawara, who is neurodivergent herself, said she turned this into an asset and made a deliberate choice to be explicitly affirming to the neurodiverse community and structure her practice in line with that.

Her clients experience a range of differences, including ADHD, autism, autism spectrum disorder (ASD), bipolar disorder, dyslexia and synesthesia. She intentionally creates a safe space for clients to stim (make motions or sounds to help self-soothe), ask questions and advocate for their needs.

"I know firsthand how exhausting it can be to mask and pretend you're neurotypical," she said.

Relating on a personal level
Advisors who are neurodivergent can offer additional support to neurodivergent clients based on their shared lived experience, said Julie Landry, co-founder and

board certified clinical psychologist at NeuroSpark Health in San Antonio.

This often creates a sense of psychological safety, reduces fears of being dismissed and increases understanding, she said.

One example is Jay Zigmont, CEO and founder of Childfree Wealth in Mount Juliet, Tennessee, who has ADHD and regularly works with clients who are neurodivergent. He earned his master's and doctorate from the University of Connecticut in adult learning.

"I tend to lean on that more than my CFP at times," he said. "I'm able to frame issues differently for each client and, where appropriate, draw on my own experience to provide examples."

Zigmont encourages advisors to share their own cognitive difficulties and listen actively to clients' experiences.

"There is no one 'right' way to think or learn," he said. "I know that on my bad [ADHD] days, I can spin up my staff and not be at my best. I've started being more transparent about my good and bad days, and I appreciate that my staff and clients understand. I hope that it also sets a model where they feel comfortable talking about their own struggles."

All advisors can be welcoming

Advisors don't have to be neurodivergent themselves to effectively serve and relate to their neurodivergent clients, said Landry.

"Neurotypical planners can address some of these concerns simply by being flexible and curious," she said.

Sugasawara said that being open about her differences allows others, especially neurotypical people, to become curious rather than uncomfortable.

"And for my neurodivergent clients, knowing their advisor shares some of that experience of feeling different can be a relief because it signals that this is a space where they can show up as themselves, or for those who have spent decades masking and lost touch with their needs, a space to begin to set down the mask," she said.

The process adjustments that can make a difference

Financial advisors can improve engagement with neurodivergent clients by decreasing the cognitive load, said Landry. Practical adaptations include predictable meeting structures, written agendas provided in advance, summaries afterward and visuals.

"In practice, this would likely include adapting financial planning processes to a client's information-processing and decision-making style," she said.

Sugasawara urges other advisors to take the time to understand how each individual client experiences their neurodivergence from a strengths-based perspective, rather than focusing on the diagnosis.

"I have a client who has tried every budgeting technique, system and app out there," she said. "Her previous advisor told her to 'just try harder.'"

Instead of suggesting yet another app, Sugasawara asked the client about what worked for her in other areas of her life outside of money management.

"Based on that conversation, we tested paying off her credit cards weekly to shorten the feedback loop from monthly to every seven days," she said. "It's made a real difference."

Zigmont said the key is to follow the "platinum rule" rather than the "golden rule." Whereas the golden rule is to treat others as you want to be treated, the platinum rule is to treat others as they want to be treated, he said.

"Each person has a different learning style and way of seeing the world, and it is our job as planners to adapt to what works for them, not what works for us," he said. "It takes skill, but you don't need a PhD to put others first."